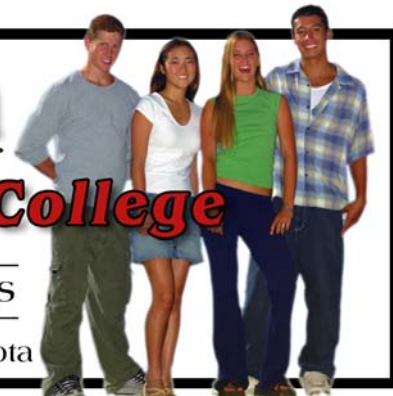


# College Connection

## Tips to Help You Get Ready for College

Spring 2006 Vol. 2: Issue 2 A Newsletter for High School Juniors

A Publication of Student Loans of North Dakota @ Bank of North Dakota



## Campus Visit Should Be High On Priority List

You've heard the old saying, "A picture is worth a thousand words." Well, a campus visit is worth a thousand brochures. Nothing beats walking around a campus to get a feel for it. Some students report that they could tell if they loved or hated a campus by driving through it. Then there is the true story of the guy who applied to a school because it had a prestigious name, got accepted, didn't visit, and when he arrived to move into the dorms, discovered to his horror it was an all-male school. A visit would have taken care of that problem.

The best time to experience the college environment is during the spring of your junior year or the fall of your senior year. Although you may have more time to make college visits during your summer off, your observations will be more accurate when you can see the campus in full swing. Open houses are a good idea and provide you with opportunities to talk to students, faculty members, and administrators. Write or call in advance to take student-conducted campus tours. If possible, stay overnight in a dorm to see what living at the college is really like.

Bring your transcript so that you are prepared to interview with admission officers. Take this opportunity to ask questions about financial aid and other services that are available to students. You can get a good snapshot of

campus life by reading a copy of the student newspaper. The final goal of the campus visit is to study the school's personality and decide if it matches yours. Your parents should be involved with the campus visits so that you can share your impressions.

### Additional campus visit tips:

- Read campus literature prior to the

meet. ● Don't interrupt. ● Be honest, direct, and polite. ● Be aware of factual information so that you can ask questions of comparison and evaluation. ● Be prepared to answer questions about yourself. Practice a mock interview with someone.

- Don't be shy about explaining your background and why you are inter-

ested in the school. ● Ask questions about the background and experiences of the people you meet. ● Convey your interest in getting involved in campus life. ● Be positive and energetic. ● Don't feel as though you have to talk the whole time or carry the conversation yourself. ● Relax, and enjoy yourself. ● Thank those you meet, and send thank-you notes when appropriate.

### Obtain current college costs.

Your admissions officer should be able to answer simple financial aid questions about need and merit-based aid. If not, schedule a visit with a financial aid officer. **Student Loans of North Dakota** (SLND) can provide a "College Costs Sheet" upon request. This free

information compares the college costs of schools in North and South Dakota, and some schools in Minnesota, Montana and Wyoming. Call SLND at 1-800-554-2717.

*Information supplied in part from American Education Services.*

**WANT TO IMPROVE YOUR ACT SCORE? CHECK OUT TESTGEAR AT YOUR SCHOOL!**



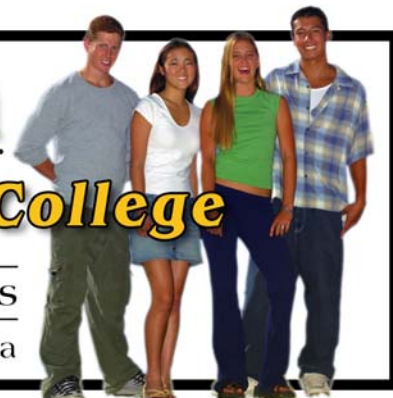
visit. ● Ask for directions, and allow ample travel time. ● Make a list of questions before the visit. ● Dress in neat, clean, casual clothes and shoes. ● Ask to meet one-on-one with a current student. ● Ask to meet personally with a professor in your area of interest. ● Offer a firm handshake. ● Use good posture. ● Listen, and take notes. ● Speak clearly, and maintain eye contact with people you

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## Tips to Help You Get Ready for College

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## Seniors Should Be Finalizing College Plans

Now that your senior year is nearing completion, students who submitted a Free Application for Federal Student Aid (FAFSA) earlier in the year will receive information from the colleges listed on the form as potential schools of interest.

Decision letters indicate if a student has been accepted to a particular school. You may receive one or several letters depending on the number of schools that were listed on the FAFSA form. If a student is accepted into more than one school, important factors should be considered to narrow the list and choose the most appropriate school for your educational goals and personal preferences.

Aspects such as campus size, distance from home, and a large or small city can have a major impact on

your college experience. Other important considerations might be a public or private institution or a certain geographic area. If you already have a career or degree in mind, does the college offer it? Do you know anyone who already attends the college? They could be a valuable source of information.

A careful review and ranking of the financial aid packages received from the colleges who accepted you is crucial. Financial aid awards can vary greatly from school to school and may include scholarships or grants, which do not have to be paid back.

Once a college has been selected, it is important to finalize financial aid applications and telephone the office to make certain they have all the documentation they need. Also, check with

the financial aid office about the timing of their awards. Remember to notify the college(s) you have decided not to attend of your decision.

Applying for financial aid doesn't have to be confusing. To aid you in the process, Student Loans of North Dakota provides a comprehensive website for students, parents and educators.

To access the site, simply visit **[mystudentloanonline.nd.gov](http://mystudentloanonline.nd.gov)** and click on "Student Loans" on the left side of the home page. Personal help with your college or financial aid related questions is also available at **1-800-554-2717**.

By becoming more aware of the financial aid process, your transition from high school to college should be a smooth one.

**Student Loan** – a loan taken out by a student to pay for college

**Stafford Loan** – a federal student loan made by private lenders or directly by the government; can be subsidized or unsubsidized

**Subsidized Loan** – a student loan for which the government pays the interest

**Unsubsidized Loan** – a student loan with interest paid by the student, though payment can be postponed until after college

**Perkins Loan** – a federal student loan awarded through colleges to students with exceptional financial need

**PLUS Loan** – loans taken out by students' parents from either private lenders or directly through the government; repayment starts while student is in school

**Alternative Loan** – student loans through private lenders that provide additional financial support when federal aid programs do not cover all costs of attendance; ex. BND DEAL Loan

**Consolidation Loan** – the combining of all federal student loans into a single loan; can lock interest rate, lengthen loan term, and reduce monthly payments

**Loan Forgiveness** – the process of canceling some or all of an educational loan when the borrower qualifies by doing certain types of volunteer work, military service, going into teaching or participating in certain legal or medical studies

**Defaulting** – being negligent on paying off a student loan; has serious negative affects on borrowers creditworthiness

## Loan Vocabulary:

**Seniors**

Contact us through [mystudentloanonline.nd.gov](http://mystudentloanonline.nd.gov) or call us at 1-800-554-2717